

Sir:

ET150396454US

Transmitted herewith for filing is the Patent Application of:

Inventor: Rick A. Hamilton II  
For: Corporate Rewards Program Overdraft Method

Assignee Name: International Business Machines Corporation  
Assignee Residence: Armonk, New York

Enclosed are:

- ☒ ~~1~~ Patent Specification including an Abstract
- ☒ 4 Pages of Claims
- ☒ 2 Sheet(s) of drawings. ☒ Informal ☐ Formal
- ☒ 1 Declaration(s) and Power of Attorney
- ☒ Form PTO 1595 and Assignment of the Invention to IBM Corporation
- ☐ A certified copy of a ☐ application.
- ☒ Information Disclosure Statement, PTO 1449 and copies of 5 references.

The filing fee has been calculated as shown below:

For	Number Filed	Number Extra	Rate	Fee
Basic Fee				\$ 710.00
Total Claims	21 - 20	1	x 18 =	\$ 18.00
Indep. Claims	3 - 3	0	x 80 =	\$ .00
MULTIPLE DEPENDENT CLAIM PRESENTED				x 270 = \$ 0.00
TOTAL				\$ 728.00

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☒ Any additional filing fees required under 37 CFR 1.16.

☒ Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

By

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